

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 24-12474-MEH
Chapter: 13
Judge: Mark Edward Hall

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Noelle Labowicz
3 Laurel Court
Trenton, NJ 08690

Martin Labowicz
3 Laurel Court
Trenton, NJ 08690

Social Security No.:

xxx-xx-0645

xxx-xx-7932

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case
as to the:

Debtor and Joint Debtor was entered on July 30, 2025.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: July 30, 2025

JAN: mmf

Jeanne Naughton
Clerk

In re:
Noelle Labowicz
Martin Labowicz
Debtors

Case No. 24-12474-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 30, 2025

User: admin
Form ID: 148

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Noelle Labowicz, Martin Labowicz, 3 Laurel Court, Trenton, NJ 08690-3354
cr	+ One Main Financial Group LLC, c/o Peter Meltzer, Esq, 2000 Market Street 13th Floor, Philadelphia, PA 19103, UNITED STATES 19103-3204
520257803	+ Aero HEC Acquisition I, LLC, c/o Bernard J. Kornberg, Practus, LLP, 58 West Portal Ave PMB 782, San Francisco, CA 94127-1304
520185233	+ First savings, PO Box 2519, Omaha , NE 68103-2519
520185234	+ Fortiva 1, PO Box 650847, Dallas, TX 75265-0847
520185236	+ Fortiva 2, PO Box 650847, Dallas, TX 75265-0847
520185237	+ Hamilton endoscopy, PO Box 11616, Newark, NJ 07101-5816
520185248	One Main FInancial, PO Box 740594 Cincinatti, OH 45274
520185250	+ RWJ, 1200 Whitehorse Hamilton Square Rd, Trenton, NJ 08690-3723
520185252	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of NJ Division of Taxation, PO Box 190, Trenton, NJ 08695
520185251	+ Show, PO Box 2519, Omaha, NE 68103-2519
520185255	Target, PO Box 60170, Parthenon, AR 72666
520185258	Upgrade, PO Box 52210, Phoenix, AR

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 30 2025 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jul 30 2025 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520185213	+ EDI: PHINGENESIS	Jul 31 2025 00:39:00	Affirm, 268 South State Street, Suite 300, Salt Lake City, UT 84111-5314
520185215	+ Email/Text: bk@avant.com	Jul 30 2025 20:52:00	Avant, PO Box 1429, Carol Stream, IL 60132-1429
520185219	+ EDI: AGFINANCE.COM	Jul 31 2025 00:39:00	Brightway - One Main, PO Box 981037, Boston, MA 02298-1037
520185224	Email/Text: cfcbackoffice@contfinco.com	Jul 30 2025 20:51:00	Cerulean, PO Box 6812, Carol Stream, IL 60197
520185253	Email/Text: cfcbackoffice@contfinco.com	Jul 30 2025 20:51:00	Surge, PO Box 6812, Carol Stream, IL 60197
520185220	+ EDI: CAPITALONE.COM	Jul 31 2025 00:39:00	Capital One, PO Box 4069, Carol Stream, IL 60197-4069
520228319	+ EDI: AIS.COM	Jul 31 2025 00:39:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520185221	+ EDI: CAPITALONE.COM		

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		Jul 31 2025 00:39:00	Capitol One, PO Box 4069, Carol Stream, IL 60197-4069
520185223	+ EDI: CAPITALONE.COM	Jul 31 2025 00:39:00	Capitol One -2, PO Box 4069, Carol Stream, IL 60197-4069
520185222	+ EDI: CAPITALONE.COM	Jul 31 2025 00:39:00	Capitol One 1, PO Box 4069, Carol Stream, IL 60197-4069
520185226	Email/PDF: creditonebknofications@resurgent.com	Jul 30 2025 21:00:19	Credit One, PO Box 6500, City of Industry, CA 91716
520185227	+ Email/PDF: creditonebknofications@resurgent.com	Jul 30 2025 21:15:47	Credit One -1, PO Box 60500, City of Industry, CA 91716-0500
520185228	+ Email/PDF: creditonebknofications@resurgent.com	Jul 30 2025 21:15:50	Credit One -2, PO Box 60500, City of Industry, CA 91716-0500
520185230	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 30 2025 20:52:00	DEPT of ED/NELNET, po box 82561, Lincoln, NE 68501-2561
520185231	+ EDI: PHINGENESIS	Jul 31 2025 00:39:00	Destiny- Concora Credit, PO Box 23030, Columbus, GA 31902-3030
520185242	Email/Text: BNSFN@capitalsvcs.com	Jul 30 2025 20:51:00	Legacy, PO Box 2496, Omaha, NE 68103
520185256	Email/Text: BNSTAZ@capitalsvcs.com	Jul 30 2025 20:51:00	Taz, PO box 2876, Omaha, NE 68103
520185217	Email/Text: BNBLAZE@capitalsvcs.com	Jul 30 2025 20:51:00	Blaze, PO Box 2534, Omaha, NE 68103
520185238	+ EDI: SYNC	Jul 31 2025 00:39:00	Home Shopping Network, PO Box 669803, Dallas, TX 75266-0952
520185241	EDI: IRS.COM	Jul 31 2025 00:39:00	irs, PO Box 219236, Kansas City, MO 64121
520185239	+ EDI: PHINGENESIS	Jul 31 2025 00:39:00	Indigo- Concora credit, PO Box 23039, Columbus, GA 31902-3039
520233566	EDI: JEFFERSONCAP.COM	Jul 31 2025 00:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520235861	Email/PDF: resurgentbknofications@resurgent.com	Jul 30 2025 21:01:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520201141	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 30 2025 20:58:53	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520185245	Email/Text: ml-ebn@missionlane.com	Jul 30 2025 20:51:00	Mission lane, PO Box 23075, Columbus, GA 31902
520185243	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 30 2025 20:51:00	Mercury, PO Box 70168, Philadelphia, PA 19176-0168
520185244	+ EDI: PHINGENESIS	Jul 31 2025 00:39:00	Milestone- Concodia Credit, PO Box 4477, Beaverton, OR 97076-4401
520185247	+ EDI: AGFINANCE.COM	Jul 31 2025 00:39:00	One main Financial, PO Box 740594, Cincinnati, OH 45274-0594
520196521	+ EDI: AGFINANCE.COM	Jul 31 2025 00:39:00	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
520191065	+ EDI: AGFINANCE.COM	Jul 31 2025 00:39:00	Onemain Financial, PO Box 981037, Boston MA 02298-1037
520216335	Email/Text: Bankruptcy.Notices@pnc.com	Jul 30 2025 20:51:00	PNC Bank, NA., 3232 Newmark Drive, Miamisburg, OH 45342
520185249	Email/Text: Bankruptcy.Notices@pnc.com	Jul 30 2025 20:51:00	PNC Mortgage, 300 Fifth Avenue, Pittsburgh, PA 15222
520248852	EDI: PRA.COM	Jul 31 2025 00:39:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520215334	EDI: Q3G.COM	Jul 31 2025 00:39:00	Quantum3 Group LLC as agent for, Credit Corp

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520215333	EDI: Q3G.COM	Jul 31 2025 00:39:00	Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
520257566	EDI: Q3G.COM	Jul 31 2025 00:39:00	Quantum3 Group LLC as agent for, CKS Prime Investments LLC, PO Box 788, Kirkland, WA 98083-0788
520215332	EDI: Q3G.COM	Jul 31 2025 00:39:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788
520257561	EDI: Q3G.COM	Jul 31 2025 00:39:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
520218661	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 30 2025 20:51:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
520253709	+ Email/Text: bncmail@w-legal.com	Jul 30 2025 20:52:00	State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0245
520195297	Email/Text: ECMCBKNotices@ecmc.org	Jul 30 2025 20:52:00	Scolopax, LLC, C/O WEINSTEIN & RILEY, PS, 1415 WESTERN AVENUE STE 700, SEATTLE, WA 98101-2051
520252502	Email/Text: bncmail@w-legal.com	Jul 30 2025 20:52:00	Sloan Servicing on behalf of ECMC, Educational Credit Management Corp, PO Box 16408, St. Paul MN 55116-0408
520209349	^ MEBN	Jul 30 2025 20:52:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520185257	Email/Text: bankruptcynotice@unison.com	Jul 30 2025 20:47:18	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
520185259	Email/Text: bankruptcies@uplift.com	Jul 30 2025 20:51:00	Unison, 650 California Street, San Francisco, CA 94108
520194832	^ MEBN	Jul 30 2025 20:51:00	Uplift, 440 N. Wolfe Road, Sunnyvale, CA 94085
520185260	+ EDI: LCIUPSTART	Jul 30 2025 20:47:26	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
520220970	Email/Text: clientservices@fastdayloans.com	Jul 31 2025 00:39:00	Upstart Personal Loans, PO Box 1503, San Carlos, CA 94070-7503
		Jul 30 2025 20:52:00	WLCC Lending Fast Day Loans, PO Box 70, Solon, IA 52333

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520185214	*+	Affirm, 268 South State Street, Suite 300, Salt Lake City, UT 84111-5314
520185216	*+	Avant, PO Box 1429, Carol Stream, IL 60132-1429
520185225	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Cerulean, PO Box 6812, Carol Stream, IL 60197
520185254	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Surge, PO Box 6812, Carol Stream, IL 60197
520185229	*+	Credit One- 2, PO Box 60500, City of Industry, CA 91716-0500
520185232	*+	Destiny- Concora Credit, PO Box 23030, Columbus, GA 31902-3030
520185218	*P++	FIRST SAVINGS BANK BLAZE, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, Blaze, PO Box 2534, Omaha, NE 68103
520185235	*+	Fortiva 1, POBox 650847, Dallas, TX 75265-0847
520185240	*+	Indigo- Concora Credit, PO Box 23039, Columbus, GA 31902-3039
520185246	*P++	MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court:, Mission lane, PO Box 23075, Columbus, GA 31902
520185261	*+	Upstart Personal Loans, PO Box 1503, San Carlos, CA 94070-7503

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TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Peter E. Meltzer	on behalf of Creditor One Main Financial Group LLC pmeltzer@wglaw.com ibernatski@wglaw.com
Richard Abel	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Robert G. Swan	on behalf of Joint Debtor Martin Labowicz lawofficeofrswan@aol.com swan.robertb131554@notify.bestcase.com
Robert G. Swan	on behalf of Debtor Noelle Labowicz lawofficeofrswan@aol.com swan.robertb131554@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8